Weekly Bureau of Information for All Who Till the Soil or Are Interested in Making Homes

WINTER FEED FOR THE DAIRY COW

During the winter months it is generally found difficult to provide such food as is necessary for the dairy cow to keep up the regular flow of milk.

At this season of the year feed is generally scarce—the proper kind for cow-and that which have on hand is often of an inferior

After coming off the green fresh grass they do not relish such dry feed, and, being of an inferior quality, one will soon notice a great decrease in the flow of milk.

For this reason it is very important for the farmer to try and provide an abundance of different feeds to make

up for this dry or inferior feed.

Of course, the flow of milk cannot be kept up to what they give during the spring and summer when pastured, but with plenty of first-class hay, such as alfalfa and good clover, and fine feed for bran and cornment kept on hand that it may be fed liberally two or three times a day as slops, there will not be so much decrease in the milk supply, after all. That is, if it is but dry hay of some kind to feed on. On the latter, the cow can barely maintain her flesh, much less keep up

the milk supply.

When we have good clover hay and

I am not going to attempt to give pleces that cannot be cultivated conthe amount that should be fed, as I leave that for the dairyman to decide 2. It delays cultivation, particularly the amount that should be the amount that should be a specific for the dairyman to decide for himself. What I wish to impress in the spring.

3. It makes soil cold; (a) because in the spring more than half of the heat that the soil receives is used to the interest of the unnecessary water; (b) befodder, which is generally of an in-ferior quality, fed at this season of the

Without the above feed mentioned. it is impossible for the dairyman to obtain good results during the season when cattle are not pastured

Apples should be kept just above the freezing point in the cellar, if possible. Potatoes at a temperature of 40 degrees and squash in a dry place where they will not freeze.

The squashes should be fed early in

the winter, as under ordinary storage conditions they cannot be depended upon for long keeping.

Of the apples, the culls of the early

winter varieties are, of course, first used. Those of the longer-keeping arieties may be reserved for later A bran mash with chopped beets o carrots stirred into it is a great treat, and is a beneficial form of feeding

which should be offered occasionally. Be sure that the bran or meal offered to the cow is sweet and good, or trouble may result. The corn stalks may be fed once a

The last meal of the day being the bran and vegetable mixture ways be partly cut up, as they are difficult for a cow to manage when

DO YOU MAKE THE MOST OF FARM MANURE?

farm manure-is the oldest and still the most popular. It consists of the liquid and solid excreta of farm stock, and the little on which the extrement is dropped.



Spreading Profits on the Fields.

A well-kept manure heap may be safely taken as one of the surest indi-cations of thrift and success in farm-ing. Neglect of this resource causes losses, which though little appreciated, are vast in extent. Waste of manure is both so common as to breed indifference, and so silent as to escape

According to recent statistics there are in the United States in round numbers, 28,300,000 horses and mules, 70,000,000 cattle, 49,000,000 hogs, and 57,500,000 sheep. Experiments indicate that if these animals were kept in stalls or pens throughout the year, and the manure carefully saved, the approximate value of the fertilizing constituents of the manure produced by each horse or mule annually would be \$27; by each head of cattle, \$20; by each heaf of save shall be set of the manure produced by the different classes of farm animals in the United States, would, therefore, be for horses and mules, \$764,160,000; cattle, \$1,400,000; e00; hogs, \$138,000,000, and sheep, \$115,000,000; or a total of \$2,177,103,000.

These estimates are based on the value usually assigned to phosphoric acid, potash and nitrogen in commercial fertilizers, and are possibly somewhat too block forms a particular and accounts and account According to recent statistics there

cial fertilizers, and are possibly some-what too high from a practical stand-point. On the other hand, it must be borne in mind that no account is taken of the value of manure for improv-ing the mechanical condition and drainage of soils, a consideration fully as important as the direct fertilizing

important as the direct fertilizing value.

It is fair to assume that at least one-third of the value of the manure is annually lost through careless methods of management, and this estimate is conservative. Even at this figure we have the tremendous sum of \$825, 700,000 as the annual loss in the United States. This condition is the more unfortunate, because practically all of it could be prevented.

Not Too Busy to Go to School.

Alvin Ramseyer is one of the good farmers of his State, no matter what State he lives in. He owns a farm of 118 acres, on which he has nineteen and three-quarters miles of tile drains. In fact, he has tile placed forty feet apart all over his farm.

He follows a retailer.

state he lives in. He owns a farm of 118 acres, on which he has nineteen and three-quarters miles of tile drains. In fact, he has tile placed forty feet apart all over his farm. He follows a rotation of potatoes, wheat and clover, the farm being equally divided among the three crops. Last year Mr. Ramseyer harvested an average of 125 bushels of potatoes per acre, which he soid at 85 cents per bushel. He uses 1,000 pounds of a 4-16-10 home-mixed fertilizer per acre on his potatoes, and finds that it pays well.

Mr. Ramseyer is a very busy man, but he finds time to manage the arrangements for the farmers' day at the local Chautauqua, helps to arrange for the agricultural extension school and the farmers' institutes, and always plans to take the eight-weeks' course in agriculture given at the college of agriculture given at the college of agriculture given at the college of agriculture of his State in January and February.

Most buyers of stock and produce are not philanthropists, but are looking to the dollars, and they usually look closely. They are also well posted concerning the market value.

There is no excuse in these modern times for dereliction in this respect on the part of farmers. The mail brings plans to take the eight-weeks' course in agriculture given at the college of agriculture given at the college of agriculture of his State in January and February.

HIGHT FEED GIVES

HARD-SHELLED EGGS

HARD-SHELLED EGGS

HARD-SHELLED EGGS

HARD-SHELLED EGGS

HARD-SHELLED EGGS

Hot ded is the farmer who has a large flock of them to seil.

RIGHT FEED Gives

HARD-SHELLED EGGS

HARD-SHELLED EGGS

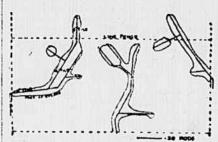
The feeding of hens for the productant and the sanking as the local chark-transpers of stock and produce are not philanthropists, but are looking to the dollars, and they usually look closely. They are also well posted concerning the market value.

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AGRICULTURAL DEPARTMEN

ill receive prompt attention. This department will appear ca Monday, and contributions or suggestions will be welcomed.

LAND SHOULD BE DRAINED Of the several conditions which influence the growth of crops none is more important than the amount of water in or on the soil. While water



in a line of tile. An obstacle so trival given to them liberally and regularly.

Do not think it is a waste to feed owner of this land says that tile pays such feed when there isn't anything for itself every year, and that \$200 ex-

when we have good clover hay and alfalfa, not so much of the bran, fine feed or meal is required, as both, when cured properly, are very strong feeds and cattle thrive on them.

I am not colors to the colors to the colors to the cured properly are very strong feeds and cattle thrive on them.

cause its evaporation consumes heat that the soil could otherwise retain prevents the entrance and downward movement of rainfall, which in the spring is usually warmer than the

4. It crowds out the oxygen ing the necessary decomposition of or-

ganic matter in the soil.

5. It prevents all crop growth where it stands on the soil to a sufficient depth. Where it stagnates only a few inches from the surface of the soil, it prevents healthy root development be low that depth. The shallow root system thus developed limits the depth from which the plant may get water and with it plant food material.

BRIEF NOTES THOUGHT OUT BY THE WAYSIDE

Separate the breeding stock from the fattening hogs, also separate the larger from the smaller ones.

Great fun chopping down the trees and chopping the dead ones on the ground.

vay to prune any fruit tree. kind requires a different method pruning, and it is important that requirements of each kind be under

the grower should be provided with picking ladders, picking baskets, a grading table, a barrel press and barrels for the apples.

Apples should be picked with the stem intact and handled carefully to avoid bruising. Bruised apples do not

The augressiveness of the American

copie is sure to place this country at the head of nations in the world's trade. The distant apart that trees are set

is governed by the kind and variety to be planted.

community study club. Some of the meetings might well be devoted to a study of garden flowers, shrubs and vegetables. "Better Home Surround-

See that all weeds, grass and leaves are removed from around the apple trees. This sort of trash makes a good home for mice, and they like the

A little alcohol and water rubbed quickly on the window panes and wiped dry will make them bright and shining.

Corn fodder or boards tied on the south side of apple or basswood trees will protect them from sunscald.

Alfalfa seed is expensive, and the heavier yields of hay are not usually secured until the second or third year

It will facilitate the work of planting the orchard if the land is laid out in straight rows the distance apart the trees are to be planted.

After providing plenty of windows, a coat of whitewash will add greatly to the light of the stables.

Roses must be given particular attention. They seem to be in a class by themselves so far as winter protection is concerned. My plan is to bend the bushes flat, and cover with dry soil, after which a covering is given that will exclude rain. My experience has been that wet soil about the branches does about as much harm to the plants as exposure to the weather of winter would.

But if moisture can be kept out, a five or six-inch covering of dry earth almost always brings my tenderest hybrid perpetuals through in pretty good shape. Of course, I expect to shorten their canes about half, but I would do that anyway, in order to induce the production of good, strong branches from near the base of the plant. Old oilcloth, linoleum or canyas will prevent rain from soaking into the soil better than anything else I know of, but common tarred roofing is good. So is a roof of thin boards I know of but common tarred roofing is good. So is a roof of thin boards laid shingle fashion, if care is taken to give it enough slant.

CURING AND KEEPING SMOKED MEAT

Meat that is to be cured should always be thoroughly cooled and be cut a thin film around the soil grains is into convenient sizes, before it is put an absolute necessity to plants, and into the brine or packed in dry salt. The pieces most commonly used for The pieces most commonly used for this purpose are ham, shoulder and the bacon pleces from pork; and the cheaper cuts, such as the plate, shoul-der and chuck ribs, of beef. Mutton is very seldom cured and preserved, but is mostly used fresh. All the pleces that are to go through the cur-ing process should be well trimmed. so as to have no ragged edges or scraggy ends left, as these portions will become dry and be practically

The two methods of curing meat that are commonly used are the brine process and dry-curing. Brine-cured meats are probably the best for farm breakable, kind. of tile drainage were necessary. This shows the advantage with which two neighbors can co-operate in putting in a line of tile. An obstacle use, for several reasons. In the firs the only attention that it requires is to provent economical drainage. The owner of this land says that tile pays for itself every year, and that \$200 expended on tile has raised the value of the eighty acres \$1,000.

The only attention that it requires is to properly prepare and pack the meat in the vessel, and prepare the brine in the vessel and prepare the brine in the vesse of the day of the vessel and prepare the brine in the vessel and pre the only attention that it requires is to properly prepare and pack the meat

During moderate weather, smoked meat may be left in the smoke-house for some time. The house should be kept perfectly dark, and well enough ventilated to prevent dampness. A dry, cool cellar or attle, with free circulation, will be a satisfactory place for smoked meats at all seasons, if kept dark and the flies are excluded.

If to be held only a short time, hams and bacon will need only to be hung out separately, without covering. For longer keeping, it will be necessary to wrap them first in waxed paper and to wrap them first in waxed paper and then in burlap, canvas or muslin, and to hang them in an an airy, cool place; the object being to gain a uniform

IN AND OUT AMONG THE COWS

Cleanliness first, last and all the time, should be the watchword every dairyman.

If the salt is not well mixed through the butter it will crystallize on the out-side and probably make the butter streaked.

We may look at the silage question from any angle and we are forced to accept it as the cheapest food known for stock.

When we go out to buy dairy cows do we not always find a scarcity of good ones and too many poor ones? In breeding, therefore, this is a fact to be remembered.

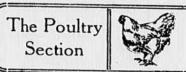
Many good cows that are well bred and well fed and given proper care utterly fail as milk producers because they do not have a good stable during

Wheat bran is a good dairy feed and generally speaking, it is a good supplement to other grain feeds.

Even with the greatest care, it is hard to keep the cow stable ventilated as it should be.

We never owned a cow that was a large milker that was not a big Arinker and any cow will drink much more in a warm stable than she will Grinding corn for the cattle makes

more beef and less pork from the same .mount of corn. If the hogs follow mount of corn. If the hogs follow the cattle it does not pay to grind, especially when hogs are about as high in price as cattle, for generally the combined amount of beef and pork is from whole corn than from



Meat in some form should be supment in some form should be sup-plied to the fowls. They need protein, and in beef scraps this is found in good quantities. Good beef scraps contain from 50 to 60 per cent. It should be well aired and clean.

Locate as many egg customers in the nearest city as you are able. Keep the profits that usually go to the grocer and commercial agent for your-self. Cash for eggs is the best way to Cash for eggs is the best way to



Facts for Farmers, Stock Breeders, Poultry Raisers. Orchardists, Truckers and Gar-

FIXING UP THE CHICKEN-HOUSE

siding, shingles or roofing. Put in whole glass where any is broken. whole glass where any is broken. Use building paper, rather than bank-ing, for the latter is often wet from ne caves and causes dampness. Inside—If the house is of woo

single-boarded, line it with building paper of some kind. The roosting chamber should have two or three thicknesses of paper overhead and on all sides. This is commonly formed by the roof and sides of the building and the roof and sides of the building, and

the dropping boards for the floor.

As the dropping boards are commonly 3 feet 8 inches wide, this width will admit of using three roosts, which may be made of poles, or 2x4's, slightly rounded, nailed edgewise on cross pieces of 2x6 resting on the dropping boards. The length of the three roosts will be determined by the number of fowls, allowing eight feet for twelve

hens.
The roosting chamber must be made The roosting chamber must be made larger or smaller, according to the number of fowls kept, by a movable partition of light framework, covered with cloth or building paper. A cur.

The Updike Company of Omaha, the control of the control of the company of Omaha, the control of t with cloth or building paper. A cur.

Ample nest-room should be provided, for supplying which cracker-boxes may be divided and placed on the buying side.

Orn has held up well in price, not supports beneath the dropping-boards. Eight nests are sufficient for twentyfive hens.

A dust-box should be placed in front

of a window, and kept filled with sift-ed hard-coal ashes.

There should be a hopper for dry-

mash on the wall; also one for grit, shells and charcoal.

A water-table should also be provided, so that the water may not be easily tipped over, or filled with litter when the hens are scratching. The floor, of whatever kind should be seen

ter when the hens are scratching. The floor, of whatever kind, should be covered with litter to the depth of six inches; and this should be renewed as often as it becomes foul or damp. The grain feed should be scattered in the litter, to induce exercise.

Ventilation—It is conceded that the mustin front gives the best ventiles.

The Poultry
Section

The Man of the soil is a well-equipped personage in spite of all his seeming deficiencies. He can't stop to theorize when things want doing. He must plod along and get work out of the way. Sometimes a couple of hours or corn. The man on the job has to know how and has to act on the hour. A hurry-up call to get in five or six loads of hay before rain falls or to finish planting a field of grain means and is best for grinding, and should be placed in hoppers that no dirt may become mixed with it.

Have hoppers for the mash feed, so arranged that the hens can't get their feet in. They should never be allowed to eat filth. Feed them feed.

Meat in some form should be supplied to the fowls. They need protein.

The man of the soil is a well-equipped and his seeming deficiencies. He can't stop to theorize age from 3½ to 4 per cent on at least commodities as coal and Iron ore, average from 3½ to 4 per cent of total traffic. Stock prices reacted from the first upward rush of the week and were at lowest level when news of the decision became known. This resulted in a general recovery, though in no instance to Tuesday's high level, when full dealings were restored.

The practical farmer meets all such problems as a matter of course. Usually he does not brag about what he does not know how to put up a bluff and a lot of people think he does not know anything. I want to say that it is really marvelous what the old-fashloned farmer knows and does.

Meat in some form should be supplied to the fowls. They need protein.

As a Farm Hand Sees It.

As a Farm Hand Sees It.

It is a little different down South, where the negro, mostly unreliable, always bobs up when the farm labor proposition comes in for discussion. But, in time, will come, maybe the European War will hasten it along, when we can consider it from the same standpoint as do our Western and Northern friends. In this connection, the following from "A Farm Hand," is interesting:

esting:
Some of the arguments used by union organizers are that unless we or-Some of the arguments used by union organizers are that unless we organize our conditions will be as bad as they are England. I don't believe the time will ever come in America when farm workmen will be treated as slaves—half-fed, overworked and poorly paid. American farmers, so far as I can judge by twenty years of experience, are disposed to treat workmen decently and pay fair wages. Of course, there are exceptions, but as a rule a

good workman who does not watch the sun too closely and who is willing and industrious is appreciated. The class of American farm workmen is a great deal better than in England now, and as the condition of our farms is steadily improving the quality of workmen will grow better, not worse.

PEOPLE OF JERUSALEM

IN TERRIBLE F

deners---Queries and Answers

proportions, and an additional and separate supply is necessary. Fortunately, these mineral elements are available in much cheaper forms than in grains. Lime is the principle ingredient of oyster shells, which may be procured for about \$12 a ton. Iron, many kinds of artificial grit, may be procured for about the same price, while these elements in grain would cost at least double these flyures.

Bone meal contains phosphorus in appreciable amounts, besides lime, magnesia, etc., and, while expensive, it is effective in giving the shell an evenness and fineness of texture which adds much to its strength. It is, therefore, often used as an ingredient for dry mashes for laying flocks, usually in amount varying from 3 to 5 per cent.

Eggs that won't break give the poultryman greater profits than eggs that will. Make your hens lay the nonbreakable, kind.

FIXING UP THE

In proportions, and an additional and separate supply is necessary.

Advising Farmers.

A. N. Miller, a successful farmer of the Middle West, writes:

"Sometimes I fell annoyed at the freedom with which people give advice to farmers. At times it looks as the Middle West, writes:

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"The chief trouble with the man in the country is that he is what they an under the country is that the subgreated with the man in the country is that the swhat they much of a front. He does not put the Middle W

BIG MEN IN MARKET

as well as elsewhere, are on the buil side of wheat—not only in the futures, but in the cash as well. One of the leading men in this market, whose house controls more or less cash wheat. leading men in this market, whose and the is James A. Patten, a member of the firm of Bartlett, Frazier & Co. Some of the other large speculators here are also bullish.

At Minneapolis nearly the entire milling and grain trade is bullish on wheat. The same conditions exist at Winnipeg, as well as in both the large southwestern markets. At New York and Baltimore there are many bulls on wheat.

A big grain concern received a tele-gram from Hastings, Neb., on Satur-day, saying there had been an almost has been furnishing large quantities of hard winter wheat, not only to Chi-

with cloth or building paper. A curtain of muslin or burlap, or some other material, is hung in front of the roosts, to prevent drafts and conserve the natural heat of the flock. By the use of the partition and curtain, the comfort of the flock may be maintained in all kinds of weather.

Ample next-room should be much wheat market, prices would be much

Corn has held up well in price, not only because there has been a better demand on export account, but mainly because of the great strength displayed in cash corn and the general belief that foreigners will require more of the golden cereal than they have been buying heretofore.

Oats have held their own in price and the export demand is now on the increase.

increase. Conditions surrounding the provision

INCREASE OF RATES

inches; and this should be renewed as often as it becomes foul or damp. The grain feed should be scattered in the litter, to induce exercise.

Ventilation—It is conceded that the muslin front gives the best ventilation. Too much glass will cause the house to be too warm when the sun shines, and too cold at other times. At least one-half of the open surface should be covered with muslin, burlap or some other cloth material. In a house with gable room, a straw-loft may furnish sufficient ventilation. Hens will lay well in any house that is dry and comfortable, if fed a well-balanced ration of farm-grown feeds.—N. E. Chapman.

INCREASE OF RATES

MARKET'S CHIEF EVENT

All Other Happeings of Week Are Subordinated to Final Victory for Railroads.

NEW YORK, December 20.—All other events of the last week in the securities market, which included renewal of dealings in the full stock list, were subordinated to the Interest at SIX PER CENT will be added to avoid being posted as delinquent.

NEW YORK, December 20.—All other events of the last week in the securities market, which included renewal of dealings in the full stock list, were subordinated to the Interest at SIX PER CENT will be added to a stataches to all bills as soon as reported delinquent.

Particular attention is called to the and extent of the action, which affects more than 1,000 roads was the subject of much debate. It would appear, however, that the incommondities as coal and iron ore, average freely trade of the penalty.

The Old-Fashioned Farmer.

The man of the soil is a well-equipped personage in spite of all his seeming deficiencies. He can't stop to theorize when things were the can't stop to theorize when there were subordinated to the included renewal of dealings in the full stock.

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NEW YORK becember 20.—All other events of the last week in the securities market, which included renewal of dealings in the full st

is still felt that this device is merely nominal, now that the loosening of bank credits through natural channels has become so general. Reductions of discounts of various Federal reserve banks offer added proof of this condi-Foreign exchange continued to make

further response to increasing favorable trade balance, the week being marked by heavy exports of cotton. Reichsmarks went steadily lower, the

IN TERRIBLE PLIGHT

Dread Is Not of Massacre, But of Starvation—Jews Now Are Abso-lutely Dependent on Charity.

Correspondence of Associated Press. LONDON, December 20.—The terrible Europe from this country was actuall plight of the inhabitants of Jerusalem larger than it was at this time larger. is revealed in the following special dispatch to the London Jewish Chronicle from Jerusalem:

icle from Jerusalem:

"The cloud of anxiety and distress which has been hanging over Jerusalem since Turkey decided to mobilize, has culminated in horror. The American flag flies over the British consulate, meaning that the English are left to the protection of the United States. The Anglo-Palentine bank flies the same flag, and on the premises of the Russian consulate the Italian colors float.

in Jerusalem the Jews number about 50,000 aliens, but the town is quiet. The dread is not of massacre, but of starvation. For more than now, of more than 60,000 Jews, 40,000 have been dependent upon the charity of the world, and that charity has ceased for the time being. The American relief fund of \$50,000, the second installment of money from America, has just arrived, but is for Zionist pur-"It was brought by Maurice Werth

ein, son-in-law of Ambassador Mor-genthau. It has been splendid aid, ARE BULLISH ON WHEAT

Prices Are Going Up, but Higher Figures Fall to Bring Out General Selling.

CHICAGO, December 20.—The big men in the grain market in Chicago, as well as elsewhere, are on the buil side of wheat—not only in the futures.

Plentiful Ice Harvest. [Special to The Times-Dispatch.] LYNCHBURG, VA., December 20.— People in the sections around Lynch burg during the past week have har-vested ice from three to four inches in thickness. It is very unusual for the Virginia before January or February.

WEEK'S TRADE IN COTTON SENDS PRICES SKYWARD

sains of 20 to 31 Points Scored in Fu-Europe Have Been Made.

NEW ORLEANS, December 20 .- Cotton futures made a net gain of 20 to 21 points as the result of last week's trading. The market had a good un-dertone throughout the week as the result of buying, which was stimulated by increasing exports, large mill tak-ings, and the demand for spots in the interior. Exports were larger than during any

Pay City Taxes

Richmond, Va., Dec. 1, 1914.

THE LAST HALF OF CITY TAXES

—REAL ESTATE AND PERSONAL—
for 1914 ARE DUE IN DECEMBER,
AND SHOULD BE PAID AT THIS
OFFICE.

must be paid at the office of DEPUTY COLLECTOR, Tenth and Hull Streets. Town Taxes for Highland Park. North Richmond, Barton Heights and Ginter Park also payable in December at this office. Five per cent penalty added after December 31, 1914.

H. L. Hulce, City Collector, City of Richmond.

FINANCIAL.

SHILL WALLEST AND THE STREET Gibson & Moore

-:- INSURANCE -:-

SIMINATION STATES

111-112 Mutual Bldg.

movement big, but freight broke stated that forward freight engage ments were large enough to warran the prediction that clearances would

heavy for some time to come. Statistics of the week showed the the total amount of cotton affoat for

larger than it was at this time las year, the figures being \$31,000 bale year, the ngures being \$31,000 bale against 795,000.

This week's business, necessarily will be restricted by the approach of the holidays. The market will close on Thursday night until Monday

on Thursday night until Mond Traders on both sides will be more clined to even up than to enlarge their holdings.
The movement of cotton at the port

will be closely watched because of forecasts of the bulls that end of December engagements are very large Further large clearances will be further sustaining influence of im portance. On the other hand, bears ex pect that this week will see considerable cotton offered in the interior by farmers who want to realize Christ mas money and they expect such fering to be a pressure of the market

Official Visit to Knights. Omeial Visit to Knights.

[Special to The Times-Dispatch.]
LYNCHBURG, VA., December 20.—
Robert F. Taylor, grand commande
of the Virginia Knifhts Templars, will
pay an official visit to DeMolay Com
mandery here to-morrow night.

York River Line Holiday Trips to Baltimore

Special Round Trip Rate, \$3.50. Dates of sale, Dec. 16 to 25, inc., Dec. 31 and Jan. 1. Final limit Jan. 5, 1915. Regular all-year-round trip rate \$4.50; limited 30 days. For further information, apply H. L. Bishop, D. P. A., 907 E. Main Street.

FINANCIAL.

The Best Xmas Gift

\$100.00—CHRISTMAS DAY—\$100.00
One of our Christmas Income Policies, paying your beneficiary \$100.00
every Christmas Day.
We want agents to sell them and other forms of Life Insurance in the Oldest Company in America. We teach you the business.
Address:

SAMUEL B. LOVE, Manager. THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, 306 Mutual Building, RICHMOND, VA.

> RICHMOND TRUST SAVINGS COMPANY

Benjamin Franklin

He said: "At a pause awhile; many are ruined buying bargains."

How true this is! If he were living to day, he would advise all young men and women to start the New Year with a savings account. and to stand clear of extravagance and wildcat schemes.

This bank allows 3% interest monthly, and will show you how to invest safely when you get \$100 or more

One Million Dollars Capital

CALLES AND THE PROPERTY OF THE PROPERTY OF THE PARTY OF T Our Home Company

Virginia Fire & Marine Insurance Co.

WE INVITE YOUR SCRUTINY AND SOLICIT YOUR PATRONAGE

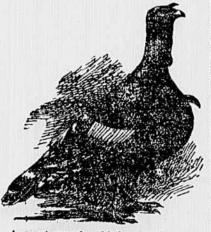
Assets - - - - \$1,730,370.00 SALVINIA CONTRACTOR OF THE CON

First National Bank

MAIN AND NINTH.

Capital and Surplus \$ 3,000,000 Deposits 13,375,000 Resources Over 20,000,000

Established 1865.



A most popular bird at this season, ucky indeed is the farmer who has large flock of them to sell.

these mineral elements in

Do You Know

how to make edges cut?

One way is to keep an Account here which vou can check on in the usual way and at same time receive 3 per cent interest on whatever balances you maintain.

We cordially invite the reader to open an

Virginia Trust Co.

1106 East Main Street, Richmond, Va.

Our Own Resources - - - \$2,700,000 Investments Held in Trust - - \$5,000,000

Established 1892.